Exhibit 22

REDACTED
Public Version

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

Thank you for Phil and Norman and Karen that you will get a letter on the fact XRP is not a security. Please forward to us once you get them. Privilege Material Redacted

Privilege Material Redacted

[redacted]

[redacted]

[redacted]

[redacted]

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[redacted]

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